Case 13-70814 Doc 7 Filed 05/16/13 Entered 05/17/13 05:23:37 Desc Imaged Certificate of Notice Page 1 of 4

**B9A** (Official Form 9A) (Chapter 7 Individual or Joint Debtor No Asset Case) (12/12)

Case Number 13-70814

UNITED STATES BANKRUPTCY COURT Western District of Virginia

# **Notice of** Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 5/13/13.

You may be a creditor of the debtor. This notice lists important deadlines. You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

#### Creditors – Do not file this notice in connection with any proof of claim you submit to the court **See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address): Lisa Elaine Rentfrow

2324 Ellison Avenue

Salem, VA 24153

Case Number: 13-70814

Social Security / Individual Taxpayer ID / Employer Tax ID / Other

xxx-xx-4062

Attorney for Debtor(s) (name and address):

Mark A Black Brumberg Mackey & Wall PLC P O Box 2470

30 W Franklin Road Suite 800

Roanoke, VA 24010 Telephone number: 540 343-2956 Bankruptcy Trustee (name and address):

Charles R Allen(69) Jr. 120 Church Ave SW Roanoke, VA 24011

Telephone number: 540-342-1731

## **Meeting of Creditors**

Date: June 7, 2013 Time: 01:00 PM

Location: cr mtg, ROA, First Campbell Square, Rm 120, 210 First St, SW, Roanoke, VA 24011

### Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

### **Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines: Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 8/6/13

#### **Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

#### **Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

#### Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

#### **Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

| Address of the Bankruptcy Clerk's Office:<br>210 Church Ave.<br>Room 200<br>Roanoke, VA 24011<br>(540) 857–2391 | For the Court: Clerk of the Bankruptcy Court: John W. L. Craig |
|---|--|
| Hours Open: Monday – Friday 8:30 AM – 4:30 PM   | Date: 5/13/13  |

|  | EXPLANATIONS  | B9A (Official Form 9A) (12/11   |  |
|--|---|---|--|
| Filing of Chapter 7<br>Bankruptcy Case                 | A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United by or against the debtor(s) listed on the front side, and an order for relief has  |   |  |
| Legal Advice   | The staff of the bankruptcy clerk's office cannot give legal advice. Consult this case.   | y clerk's office cannot give legal advice. Consult a lawyer to determine your rights in   |  |
| Creditors Generally<br>May Not Take Certain<br>Actions | Prohibited collection actions are listed in Bankruptcy Code §362. Common e contacting the debtor by telephone, mail or otherwise to demand repayment; obtain property from the debtor; repossessing the debtor's property; starting and garnishing or deducting from the debtor's wages. Under certain circumst days or not exist at all, although the debtor can request the court to extend or  | taking actions to collect money or or continuing lawsuits or foreclosures; ances, the stay may be limited to 30   |  |
| Presumption of Abuse                                   | If the presumption of abuse arises, creditors may have the right to file a moti-<br>the Bankruptcy Code. The debtor may rebut the presumption by showing spe  |   |  |
| Meeting of Creditors                                   | A meeting of creditors is scheduled for the date, time and location listed on t in a joint case) must be present at the meeting to be questioned under oath b are welcome to attend, but are not required to do so. The meeting may be conspecified in a notice filed with the court.   | y the trustee and by creditors. Creditors   |  |
| Do Not File a Proof of<br>Claim at This Time           | There does not appear to be any property available to the trustee to pay credit proof of claim at this time. If it later appears that assets are available to pay celling you that you may file a proof of claim, and telling you the deadline for notice is mailed to a creditor at a foreign address, the creditor may file a mot deadline.  Do not include this notice with any filing you make with the court.  | ereditors, you will be sent another notice or filing your proof of claim. If this   |  |
| Discharge of Debts                                     | The debtor is seeking a discharge of most debts, which may include your debt never try to collect the debt from the debtor. If you believe that the debtor is Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable une (6), you must file a complaint — or a motion if you assert the discharge shot — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office by the "Deadline to Object to Debtor's Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office by that deadline. | not entitled to receive a discharge under<br>der Bankruptcy Code §523(a)(2), (4), or<br>uld be denied under §727(a)(8) or (a)(9)<br>scharge or to Challenge the |  |
| Exempt Property  | The debtor is permitted by law to keep certain property as exempt. Exempt p to creditors. The debtor must file a list of all property claimed as exempt. Yo clerk's office. If you believe that an exemption claimed by the debtor is not a objection to that exemption. The bankruptcy clerk's office must receive the o Exemptions" listed on the front side.   | ou may inspect that list at the bankruptcy authorized by law, you may file an   |  |
| Bankruptcy Clerk's<br>Office                           | Any paper that you file in this bankruptcy case should be filed at the bankrup on the front side. You may inspect all papers filed, including the list of the dethe property claimed as exempt, at the bankruptcy clerk's office.   | otcy clerk's office at the address listed<br>ebtor's property and debts and the list of   |  |
| Creditor with a<br>Foreign Address                     | Consult a lawyer familiar with United States bankruptcy law if you have any case.   | questions regarding your rights in this   |  |
|  | Refer to Other Side for Important Deadlines and I   | Notices   |  |
|  | -   |   |  |

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United States Bankruptcy Court Western District of Virginia

In re: Lisa Elaine Rentfrow Debtor

Date: May 16, 2013

Case No. 13-70814-wfs Chapter 7

#### CERTIFICATE OF NOTICE

District/off: 0423-7 User: admin Page 1 of 2 Date Rcvd: May 14, 2013 Form ID: b9a Total Noticed: 16

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 16, 2013. Salem, VA 24153-5932 db +Lisa Elaine Rentfrow, 2324 Ellison Avenue, +Charles R Allen(69), Jr., 120 Church Ave SW, Roanoke, VA 24011-1906 +Joseph M. Rentfrow, 965 N. High Street, Christiansburg, VA 24073-5521 t.r 3775567 P.O. Box 2156, 3775571 +Virginia Department of Taxation, Collections, Richmond, VA 23218-2156 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. E-mail/Text: mblack@bmwlaw.com May 14 2013 21:55:17 Mark A Black, aty Brumberg Mackey & Wall PLC, P O Box 2470, 30 W Franklin Road Suite 800, +EDI: BANKAMER.COM May 15 2013 05:48:00 Bank of America, 3775559 Attention: Recovery Department, 4161 Peidmont Pkwy., Greensboro +EDI: RMSC.COM May 15 2013 05:48:00 +EDI: HFC.COM May 15 2013 05:48:00 Greensboro, NC 27410-8110 3775560 Belk - GECRB, P.O. Box 965028, Orlando, FL 32896-5028 26525 N Riverwoods Blvd., Best Buy, 3775561 Mettawa, IL 60045-3438 +EDI: RMSC.COM May 15 2013 05:48:00 Care Credit - GEMB, 3775562 Attn: Bankruptcy Department, P.O. Box 103104, Roswell, GA 300 +EDI: CHASE.COM May 15 2013 05:13:00 Roswell, GA 30076-9104 3775563 Chase Freedom, P.O. Box 15298, Wilmington, DE 19850-5298 3775564 +EDI: CHASE.COM May 15 2013 05:13:00 Chase Slate, P.O. Box 15298, Wilmington, DE 19850-5298 3775565 EDI: DISCOVER.COM May 15 2013 04:38:00 Discover Financial, P.O. Box15316, Wilmington, DE 19850 3775566 EDI: IRS.COM May 15 2013 05:48:00 Internal Revenue Service. 400 N. 8th Street, Box 76, Richmond, VA 23240 +EDI: RMSC.COM May 15 2013 05:48:00 3775568 Lowes - GECRB, Attention: Bankruptcy Department, P.O. Box 103104, Roswell, GA 30076-9104 3775569 +EDI: RMSC.COM May 15 2013 05:48:00 Sams Club - GEMB, Attention: Bankruptcy Department, P.O. Box 103104, Roswell, GA 30076-9104 3775570 +EDI: WFNNB.COM May 15 2013 05:13:00 Victoria's Secret, Attention: Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125 TOTAL: 12 \*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Signature:

Joseph Speetjins

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 13, 2013 at the address(es) listed below:

TOTAL: 0